

In re:
Susan J. Michelfelder
Debtor

Case No. 17-17018-elf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Dec 30, 2022

User: admin
Form ID: 138OBJ

Page 1 of 3
Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 01, 2023:

Recip ID	Recipient Name and Address
db	+ Susan J. Michelfelder, 39 Dewsbury Lane, Quakertown, PA 18951-1009
13999057	#+ Admirals Bank, 200 Clarendon St Fl 22, Boston, MA 02116-5051
14010265	+ Admirals Bank, 15 Park Row West, Providence RI 02903-1115
14387426	+ Credit Acceptance Corporation, c/o William E. Craig, Esq., 110 Marter Ave., Suite 301, Moorestown, NJ 08057-3124

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Dec 30 2022 23:46:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 30 2022 23:46:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
13999058	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 30 2022 23:51:44	At&T Universal Citi Card, Po Box 6500, Sioux Falls, SD 57117-6500
13999060	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 30 2022 23:51:40	Cap1/justice, Capital One Retail Srvs/Attn: Bankruptcy, Po Box 30258, Salt Lake City, UT 84130-0258
14030431	Email/PDF: bncnotices@becket-lee.com	Dec 31 2022 00:01:49	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14032828	+ Email/Text: bnc@bass-associates.com	Dec 30 2022 23:46:00	Cavalry SPV I, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite 200, Tucson, AZ 85712-1083
13999063	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 30 2022 23:46:00	Comenity Bank/Bon Ton, Attn: Bankruptcy, Po Box 18215, Columbus, OH 43218
13999064	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 30 2022 23:46:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
13999065	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 30 2022 23:46:00	Comenity Capital/mprc, Attn: Bankruptcy, Po Box 18215, Columbus, OH 43218
13999081	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 30 2022 23:51:32	Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
14038656	Email/Text: bnc-quantum@quantum3group.com	Dec 30 2022 23:46:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
13999066	Email/Text: EBNBKNOT@ford.com	Dec 30 2022 23:46:00	Ford Motor Credit, National Bankruptcy Service Center, Po Box 62180, Colorado Springs, CO 80962
14000768	Email/Text: EBNBKNOT@ford.com		

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		Dec 30 2022 23:46:00	Ford Motor Credit Company LLC, Dept. 55953, PO Box 55000, Detroit, MI 48255-0953
13999061	Email/PDF: ais.chase.ebn@aisinfo.com		
		Dec 30 2022 23:51:37	Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
13999062	Email/PDF: ais.chase.ebn@aisinfo.com		
		Dec 30 2022 23:51:30	Chase Card Services, Attn: Correspondence, Po Box 15278, Wilmington, DE 19850
13999067	+ Email/Text: PBNCNotifications@perituservices.com		
		Dec 30 2022 23:46:00	Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
14062060	Email/PDF: resurgentbknofications@resurgent.com		
		Dec 30 2022 23:51:44	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14060259	Email/Text: camanagement@mtb.com		
		Dec 30 2022 23:46:00	Lakeview Loan Servicing, LLC, c/o M&T Bank, P.O. Box 1288, Buffalo, NY 14240-1288
13999068	Email/Text: camanagement@mtb.com		
		Dec 30 2022 23:46:00	M & T Bank, Po Box 844, Buffalo, NY 14240
13999069	+ Email/Text: bnc@nordstrom.com		
		Dec 30 2022 23:46:29	Nordstrom Signature Visa, Colorado Service Center, Po Box 6555, Englewood, CO 80155-6555
13999070	Email/Text: bankruptcies@penncredit.com		
		Dec 30 2022 23:46:00	Penn Credit, 916 S 14th Street, PO Box 988, Harrisburg, PA 17108-0988
14041196	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		
		Dec 30 2022 23:51:38	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14001474	+ Email/PDF: rmscedi@recoverycorp.com		
		Dec 30 2022 23:51:43	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14059489	Email/Text: bnc-quantum@quantum3group.com		
		Dec 30 2022 23:46:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
13999071	+ Email/PDF: gecsed@recoverycorp.com		
		Dec 30 2022 23:51:32	Synco/Toys 'R' Us, Po Box 965064, Orlando, FL 32896-5064
13999072	+ Email/PDF: gecsed@recoverycorp.com		
		Dec 30 2022 23:51:37	Synccpaypalsmartconn, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
13999073	+ Email/PDF: gecsed@recoverycorp.com		
		Dec 30 2022 23:51:37	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
13999074	+ Email/PDF: gecsed@recoverycorp.com		
		Dec 30 2022 23:51:32	Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
13999075	+ Email/PDF: gecsed@recoverycorp.com		
		Dec 30 2022 23:51:32	Synchrony Bank/Gap, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
13999076	+ Email/PDF: gecsed@recoverycorp.com		
		Dec 30 2022 23:51:43	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
13999077	+ Email/PDF: gecsed@recoverycorp.com		
		Dec 30 2022 23:51:38	Synchrony Bank/QVC, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
13999078	+ Email/PDF: gecsed@recoverycorp.com		
		Dec 30 2022 23:51:43	Synchrony Bank/Walmart, Po Box 965024, Orlando, FL 32896-5024
13999080	Email/Text: bankruptcy@td.com		
		Dec 30 2022 23:46:00	Td Banknorth, Attn: Bankruptcy, Po Box 1190, Lewston, ME 04243
14063053	+ Email/Text: bncmail@w-legal.com		
		Dec 30 2022 23:46:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13999079	+ Email/Text: bncmail@w-legal.com		
		Dec 30 2022 23:46:00	Target, Po Box 673, Minneapolis, MN 55440-0673
14031758	+ Email/PDF: ebn_ais@aisinfo.com		
		Dec 30 2022 23:51:37	Verizon, by American InfoSource LP as agent, 4515 N. Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 36

District/off: 0313-2

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
13999059		Cap1/bstby

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 01, 2023

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 30, 2022 at the address(es) listed below:

Name	Email Address
BRIAN CRAIG NICHOLAS	on behalf of Creditor LakeView Loan Servicing LLC bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
HOWARD GERSHMAN	on behalf of Creditor CAB East LLC/Ford Motor Credit Company, LLC hg229ecf@gmail.com, 229ecf@glpoc.comcastbiz.net
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MICHAEL PATRICK FARRINGTON	on behalf of Creditor LakeView Loan Servicing LLC mfarrington@kmlawgroup.com
MICHAEL SETH SCHWARTZ	on behalf of Debtor Susan J. Michelfelder msbankruptcy@gmail.com schwartzmr87357@notify.bestcase.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

***UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA***

In Re: Susan J. Michelfelder
Debtor(s)

Case No: 17-17018-elf
Chapter: 13

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

900 Market Street
Suite 400
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath
Clerk of Court

Dated: 12/30/22